Case 10-24344-kl Doc 1 Filed 09/15/10 Page 1 of 55

| United States Bankruptcy Court Northern District of Indiana | | | | | | | | Voluntary Petition | | | | |
|---|----------------------------------|---------------------------------|--|-----------------------------------|--|--|---|--|---|--|--|---------------------------------------|
| Name of Debtor (if individual, enter Last, First, Middle): Henman, Cory | | | | | | | Name | of Joint De | ebtor (Spouse | (Last, First | t, Middle): | |
| All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names): | | | | | | | All Ot (include | her Names de married, | used by the J maiden, and | Joint Debtor trade names | in the last 8 years s): | |
| Last four dig | , state all) | Sec. or Indi | vidual-Taxpa | yer I.D. (| (ITIN) No./ | Comple | te EIN | Last fo | our digits of than one, state | f Soc. Sec. or | Individual- | Taxpayer I.D. (ITIN) No./Complete EIN |
| _ | ss of Debto | r (No. and | Street, City, & | and State) | : | ZIP (| Code | Street | Address of | Joint Debtor | (No. and St | reet, City, and State): ZIP Code |
| | | | | | | 46319 | | | | | | |
| County of Ro | esidence or | of the Princ | cipal Place of | f Business | s: | | | Count | y of Reside | nce or of the | Principal Pl | ace of Business: |
| Mailing Add | ress of Deb | tor (if diffe | rent from stre | eet addres | ss): | | | Mailin | g Address | of Joint Debt | or (if differe | ent from street address): |
| | | | | | Г | ZIP (| Code | | | | | ZIP Code |
| Location of I (if different f | | | | | | | | | | | | · |
| ☐ Individual (includes Joint Debtors) See Exhibit D on page 2 of this form. ☐ Corporation (includes LLC and LLP) ☐ Corporation (includes LLC and LLP) | | | Nature of Business (Check one box) Health Care Business Single Asset Real Estate as defi in 11 U.S.C. § 101 (51B) Railroad Stockbroker Commodity Broker | | | efined | ☐ Chapt ☐ Chapt ☐ Chapt ☐ Chapt ☐ Chapt | the I er 7 er 9 er 11 er 12 | Petition is Fi ☐ C of ☐ C | ptcy Code Under Which iled (Check one box) Chapter 15 Petition for Recognition f a Foreign Main Proceeding Chapter 15 Petition for Recognition f a Foreign Nonmain Proceeding | | |
| ☐ Partnersh☐ Other (If check this | debtor is not | one of the al e type of enti | bove entities, tty below.) | ☐ Othe | Tax-Exe (Check box tor is a tax- er Title 26 of e (the Inter | a, if appli exempt of the U | icable) t organ Inited S | States | defined "incurr | are primarily co I in 11 U.S.C. § ed by an indivi nal, family, or | (Check onsumer debts, § 101(8) as idual primarily | business debts. |
| | Fil | ling Fee (C | heck one box | (.) | | Ch | neck on | e box: | | | | |
| ■ Full Filing Fee attached □ Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A. □ Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B. | | | | | btor is not btor's aggi less than s applicable blan is beir ceptances | a small busing regate nonco \$2,343,300 (as boxes: ag filed with of the plan w | ness debtor as on ntingent liquida amount subject this petition. | defined in 11 to ated debts (exc to adjustment | C. § 101(51D). U.S.C. § 101(51D). cluding debts owed to insiders or affiliates) t on 4/01/13 and every three years thereafter). n one or more classes of creditors, | | | |
| ☐ Debtor e | stimates tha | t funds will t, after any | be available exempt prop | erty is ex | cluded and | adminis | | | | | THIS | S SPACE IS FOR COURT USE ONLY |
| Estimated No | | | 200- | on to uns 1,000- 5,000 | 5,001- 10,000 | 10,001 25,000 | | 25,001- 60,000 | 50,001- 100,000 | OVER 100,000 | | |
| Estimated As | \$50,001 to \$100,000 | \$100,001 to \$500,000 | \$500,001 to \$1 | \$1,000,001 to \$10 million | \$10,000,001 to \$50 million | \$50,000 to \$100 million | to | 100,000,001 0 \$500 nillion | \$500,000,001 to \$1 billion | More than \$1 billion | | |
| Estimated Li \$0 to \$50,000 | abilities \$50,001 to \$100,000 | \$100,001 to \$500,000 | \$500,001 to \$1 | \$1,000,001 to \$10 | \$10,000,001 to \$50 million | \$50,000 to \$100 million | to | 100,000,001 0 \$500 | \$500,000,001 to \$1 billion | More than \$1 billion | | |

Case 10-24344-kl Doc 1 Filed 09/15/10 Page 2 of 55

| B1 (Official Fori | n 1)(4/10) | | Page 2 | | | | |
|--|---|---|---|--|--|--|--|
| Voluntary | Petition | Name of Debtor(s): Henman, Cory | | | | | |
| (This page mus | st be completed and filed in every case) | , , | | | | | |
| | All Prior Bankruptcy Cases Filed Within Last | 8 Years (If more than two, attach ad | ditional sheet) | | | | |
| Location Where Filed: | Northern District of Indiana | Case Number: 04-64791 | Date Filed: 9/24/04 | | | | |
| Location Where Filed: | | Case Number: | Date Filed: | | | | |
| Per | nding Bankruptcy Case Filed by any Spouse, Partner, or | Affiliate of this Debtor (If more than | one, attach additional sheet) | | | | |
| Name of Debto - None - | or: | Case Number: | Date Filed: | | | | |
| District: | | Relationship: | Judge: | | | | |
| forms 10K ar pursuant to S and is reques | Exhibit A leted if debtor is required to file periodic reports (e.g., and 10Q) with the Securities and Exchange Commission ection 13 or 15(d) of the Securities Exchange Act of 1934 ting relief under chapter 11.) A is attached and made a part of this petition. | Exhibit B (To be completed if debtor is an individual whose debts are primarily consumer debts.) I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I delivered to the debtor the notice required by 11 U.S.C. §342(b). X /s/ Christopher Schmidgall September 15, 2010 Signature of Attorney for Debtor(s) (Date) | | | | | |
| | | Christopher Schmidgall | | | | | |
| _ | Exh r own or have possession of any property that poses or is alleged to Exhibit C is attached and made a part of this petition. | ibit C pose a threat of imminent and identifiable | harm to public health or safety? | | | | |
| | Exh | ibit D | | | | | |
| Exhibit I If this is a join | eted by every individual debtor. If a joint petition is filed, each D completed and signed by the debtor is attached and made and petition: D also completed and signed by the joint debtor is attached a | a part of this petition. | a separate Exhibit D.) | | | | |
| LAMOR I | | | | | | | |
| | Information Regardin (Check any ap | | | | | | |
| | Debtor has been domiciled or has had a residence, principal days immediately preceding the date of this petition or for | al place of business, or principal asset | s in this District for 180 n any other District. | | | | |
| | There is a bankruptcy case concerning debtor's affiliate, ge | eneral partner, or partnership pending | in this District. | | | | |
| | | | | | | | |
| | Certification by a Debtor Who Reside (Check all appl | | rty | | | | |
| | Landlord has a judgment against the debtor for possession | of debtor's residence. (If box checked, | complete the following.) | | | | |
| | (Name of landlord that obtained judgment) | | | | | | |
| | (Address of landlord) | | | | | | |
| | Debtor claims that under applicable nonbankruptcy law, the entire monetary default that gave rise to the judgment f | | | | | | |
| | Debtor has included in this petition the deposit with the coafter the filing of the petition. | · · · | - | | | | |
| | | | | | | | |

B1 (Official Form 1)(4/10) Page 3

Voluntary Petition

(This page must be completed and filed in every case)

Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X /s/ Cory Henman

Signature of Debtor Cory Henman

X

Signature of Joint Debtor

Telephone Number (If not represented by attorney)

September 15, 2010

Date

Signature of Attorney*

X /s/ Christopher Schmidgall

Signature of Attorney for Debtor(s)

Christopher Schmidgall 23738-64

Printed Name of Attorney for Debtor(s)

Law Office of Weiss & Schmidgall

Firm Name

6 West 73rd Ave. Merrillville, IN 46410

Address

Email: bankruptcy@garryaweiss.com (219) 736-5297 Fax: (219) 769-5297

Telephone Number

September 15, 2010

Date

*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Name of Debtor(s):

Henman, Cory

Signatures

Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

- ☐ I request relief in accordance with chapter 15 of title 11. United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.
- ☐ Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

X

Signature of Foreign Representative

Printed Name of Foreign Representative

Date

Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social-Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.)(Required by 11 U.S.C. § 110.)

| _ | ~ | |
|---|---|--|
| • | / | |

Date

Address

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.

B 1D (Official Form 1, Exhibit D) (12/09)

United States Bankruptcy Court Northern District of Indiana

| In re | Cory Henman | | Case No. | |
|-------|-------------|-----------|----------|----|
| | | Debtor(s) | Chapter | 13 |

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency*.
- □ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.
- □ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.]

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

☐ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]

| 1D (Official Form 1, Exhibit D) (12/09) - Cont. Page 2 | | | | | | |
|---|--|--|--|--|--|--|
| ☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.); ☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.); ☐ Active military duty in a military combat zone. | | | | | | |
| □ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district. | | | | | | |
| I certify under penalty of perjury that the information provided above is true and correct. | | | | | | |
| Signature of Debtor: /s/ Cory Henman Cory Henman | | | | | | |
| Date: September 15, 2010 | | | | | | |

B7 (Official Form 7) (04/10)

United States Bankruptcy Court Northern District of Indiana

| In re | Cory Henman | | Case No. | |
|-------|-------------|-----------|----------|----|
| | | Debtor(s) | Chapter | 13 |

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

1. Income from employment or operation of business

None

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

| AMOUNT | SOURCE |
|-------------|---|
| \$2,510.00 | 2008: Indiana Department of Corrections |
| \$1,944.00 | 2008: Indiana Unemployment Compensation |
| \$33,710.00 | 2009: Indiana Department of Corrections |
| \$20,037.00 | 2010 ytd: Indiana Department of Corrections |

2. Income other than from employment or operation of business

None

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT

SOURCE

3. Payments to creditors

None

Complete a. or b., as appropriate, and c.

Individual or joint debtor(s) with primarily consumer debts. List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 days immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATES OF **PAYMENTS**

AMOUNT PAID

AMOUNT STILL **OWING**

None

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,850*. If the debtor is an individual, indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DATES OF

AMOUNT PAID OR VALUE OF **TRANSFERS**

AMOUNT STILL

NAME AND ADDRESS OF CREDITOR

PAYMENTS/ **TRANSFERS**

OWING

None

c. All debtors: List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR

DATE OF PAYMENT

AMOUNT PAID

AMOUNT STILL **OWING**

4. Suits and administrative proceedings, executions, garnishments and attachments

None

a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately

CAPTION OF SUIT AND CASE NUMBER NATURE OF

COURT OR AGENCY

STATUS OR DISPOSITION

filed.)

PROCEEDING

AND LOCATION

preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED

DATE OF SEIZURE

DESCRIPTION AND VALUE OF **PROPERTY**

^{*} Amount subject to adjustment on 4/01/13, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

5. Repossessions, foreclosures and returns

None

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN

DESCRIPTION AND VALUE OF PROPERTY

6. Assignments and receiverships

None

a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE

DATE OF ASSIGNMENT

TERMS OF ASSIGNMENT OR SETTLEMENT

None

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN NAME AND LOCATION OF COURT CASE TITLE & NUMBER

DATE OF ORDER DESCRIPTION AND VALUE OF

PROPERTY

7. Gifts

None

List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION RELATIONSHIP TO DEBTOR, IF ANY

DATE OF GIFT

DESCRIPTION AND VALUE OF GIFT

8. Losses

None

List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case.** (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY

DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS

DATE OF LOSS

9. Payments related to debt counseling or bankruptcy

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE

Law Office of Weiss and Schmidgall 6 West 73rd Avenue Merrillville, IN 46410 DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR AMOUNT OF MONEY
OR DESCRIPTION AND VALUE
OF PROPERTY
\$500.00

10. Other transfers

None

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR

DATE

DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED

None b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER

DEVICE

DATE(S) OF TRANSFER(S) AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST

IN PROPERTY

11. Closed financial accounts

None

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION

TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE

AMOUNT AND DATE OF SALE OR CLOSING

12. Safe deposit boxes

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY

DESCRIPTION OF CONTENTS DATE OF TRANSFER OR SURRENDER, IF ANY

13. Setoffs

None

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATE OF SETOFF

AMOUNT OF SETOFF

14. Property held for another person

None List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER

DESCRIPTION AND VALUE OF PROPERTY

LOCATION OF PROPERTY

15. Prior address of debtor

None

If the debtor has moved within three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS 425 N. Wiggs Street Griffith, IN 46319

NAME USED **Cory Henman** DATES OF OCCUPANCY

2005-2009

16. Spouses and Former Spouses

None

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

None

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME AND ADDRESS

NAME AND ADDRESS OF **GOVERNMENTAL UNIT**

DATE OF NOTICE

ENVIRONMENTAL

LAW

None b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

SITE NAME AND ADDRESS

NAME AND ADDRESS OF **GOVERNMENTAL UNIT**

DATE OF NOTICE

ENVIRONMENTAL

LAW

None

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT

DOCKET NUMBER

STATUS OR DISPOSITION

18. Nature, location and name of business

None

a. *If the debtor is an individual*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO.

(ITIN)/ COMPLETE EIN ADDRESS

BEGINNING AND NATURE OF BUSINESS ENDING DATES

None

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.



NAME

NAME ADDRESS

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

| Date | September 15, 2010 | Signature | /s/ Cory Henman |
|------|--------------------|-----------|-----------------|
| | | | Cory Henman |
| | | | Debtor |

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

B6 Summary (Official Form 6 - Summary) (12/07)

United States Bankruptcy Court Northern District of Indiana

| In re | Cory Henman | | Case No. | |
|-------|-------------|----------|----------|----|
| - | · | Debtor , | | |
| | | | Chapter | 13 |

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

| NAME OF SCHEDULE | ATTACHED (YES/NO) | NO. OF SHEETS | ASSETS | LIABILITIES | OTHER |
|---|----------------------|------------------|-------------------|-------------|----------|
| A - Real Property | Yes | 1 | 0.00 | | |
| B - Personal Property | Yes | 3 | 5,100.00 | | |
| C - Property Claimed as Exempt | Yes | 1 | | | |
| D - Creditors Holding Secured Claims | Yes | 1 | | 0.00 | |
| E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E) | Yes | 2 | | 0.00 | |
| F - Creditors Holding Unsecured Nonpriority Claims | Yes | 12 | | 22,897.53 | |
| G - Executory Contracts and Unexpired Leases | Yes | 1 | | | |
| H - Codebtors | Yes | 1 | | | |
| I - Current Income of Individual Debtor(s) | Yes | 1 | | | 1,778.73 |
| J - Current Expenditures of Individual Debtor(s) | Yes | 1 | | | 1,709.00 |
| Total Number of Sheets of ALL Schedu | ıles | 24 | | | |
| | To | otal Assets | 5,100.00 | | |
| | | | Total Liabilities | 22,897.53 | |

United States Bankruptcy Court Northern District of Indiana

| In re | Cory Henman | | Case No. | |
|-------|-------------|----------|----------|----|
| _ | - | Debtor , | | |
| | | | Chapter | 13 |

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C.§ 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

| Type of Liability | Amount |
|---|--------|
| Domestic Support Obligations (from Schedule E) | 0.00 |
| Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E) | 0.00 |
| Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed) | 0.00 |
| Student Loan Obligations (from Schedule F) | 0.00 |
| Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E | 0.00 |
| Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F) | 0.00 |
| TOTAL | 0.00 |

State the following:

| Average Income (from Schedule I, Line 16) | 1,778.73 |
|--|----------|
| Average Expenses (from Schedule J, Line 18) | 1,709.00 |
| Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20) | 2,521.44 |

State the following:

| | | - |
|--|------|-----------|
| Total from Schedule D, "UNSECURED PORTION, IF ANY" column | | 0.00 |
| 2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column | 0.00 | |
| 3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column | | 0.00 |
| 4. Total from Schedule F | | 22,897.53 |
| 5. Total of non-priority unsecured debt (sum of 1, 3, and 4) | | 22,897.53 |

Case 10-24344-kl Doc 1 Filed 09/15/10 Page 15 of 55

B6A (Official Form 6A) (12/07)

| In re | Cory Henman | Case No. |
|-------|-----------------|----------|
| - | Cory Hellillali | |
| | | Debtor |

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim." If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property

Nature of Debtor's Interest in Property

Nature of Debtor's Interest in Property Secured Claim or Exemption

Nature of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption

Amount of Secured Claim

None

Sub-Total > **0.00** (Total of this page)

Total > **0.00**

(Report also on Summary of Schedules)

0 continuation sheets attached to the Schedule of Real Property

B6B (Official Form 6B) (12/07)

| In re | Cory Henman | Case No |
|-------|-------------|---------|
| _ | | Debtor |

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

| Type of Property | | operty O Description and Location of Property E | | Husband, Wife, Joint, or Community | Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption | |
|------------------|---|---|--|---|---|--|
| 1. | Cash on hand | X | | | | |
| 2. | Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives. | Chec | king Account with Chase Bank | - | 300.00 | |
| 3. | Security deposits with public utilities, telephone companies, landlords, and others. | X | | | | |
| 4. | Household goods and furnishings, including audio, video, and computer equipment. | refrig room televi | ellaneous household goods including: stove, erator, washer, dryer, bed, dresser, living furnature, dining room furnature, two sions, miscellaneous pots, pans, dishes and esories. | - | 2,000.00 | |
| 5. | Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles. | X | | | | |
| 6. | Wearing apparel. | Misce | llaneous clothing | - | 300.00 | |
| 7. | Furs and jewelry. | X | | | | |
| 8. | Firearms and sports, photographic, and other hobby equipment. | X | | | | |
| 9. | Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each. | X | | | | |
| 10. | Annuities. Itemize and name each issuer. | X | | | | |
| | | | (Total | Sub-Tota of this page) | al > 2,600.00 | |

2 continuation sheets attached to the Schedule of Personal Property

B6B (Official Form 6B) (12/07) - Cont.

| In | re Cory Henman | | | ase No | |
|-----|---|------------------|--|---|---|
| 111 | - Oory Heilinan | | Debtor , | asc 110 | |
| | S | SCHEI | DULE B - PERSONAL PROPERT | ГΥ | |
| | Type of Property | N O N E | Description and Location of Property | Husband, Wife, Joint, or Community | Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption |
| 11. | Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).) | X | | | |
| 12. | Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars. | | F with employer, Indiana Department of ections | - | Unknown |
| 13. | Stock and interests in incorporated and unincorporated businesses. Itemize. | X | | | |
| 14. | Interests in partnerships or joint ventures. Itemize. | X | | | |
| 15. | Government and corporate bonds and other negotiable and nonnegotiable instruments. | X | | | |
| 16. | Accounts receivable. | X | | | |
| 17. | Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars. | X | | | |
| 18. | Other liquidated debts owed to debtor including tax refunds. Give particulars. | X | | | |
| 19. | Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property. | X | | | |
| 20. | Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust. | x | | | |
| 21. | Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the | x | | | |

Sub-Total > 0.00 (Total of this page)

Sheet <u>1</u> of <u>2</u> continuation sheets attached to the Schedule of Personal Property

debtor, and rights to setoff claims. Give estimated value of each. B6B (Official Form 6B) (12/07) - Cont.

| In re | Cory Henman | Case No. |
|-------|-------------|----------|
| _ | | |

Debtor

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

| | Type of Property | N O N E | Description and Location of Property | Husband, Wife, Joint, or Community | Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption |
|-----|---|------------------|--------------------------------------|---|---|
| 22. | Patents, copyrights, and other intellectual property. Give particulars. | х | | | |
| 23. | Licenses, franchises, and other general intangibles. Give particulars. | X | | | |
| 24. | Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes. | X | | | |
| 25. | Automobiles, trucks, trailers, and other vehicles and accessories. | 1998 Ford | Ranger | - | 2,000.00 |
| 26. | Boats, motors, and accessories. | X | | | |
| 27. | Aircraft and accessories. | X | | | |
| 28. | Office equipment, furnishings, and supplies. | X | | | |
| 29. | Machinery, fixtures, equipment, and supplies used in business. | X | | | |
| 30. | Inventory. | X | | | |
| 31. | Animals. | X | | | |
| 32. | Crops - growing or harvested. Give particulars. | X | | | |
| 33. | Farming equipment and implements. | X | | | |
| 34. | Farm supplies, chemicals, and feed. | X | | | |
| 35. | Other personal property of any kind not already listed. Itemize. | Miscellano | us tools | - | 500.00 |

| Sub-Total > 2,500.00 | (Total of this page) | Total > 5,100.00 |

Sheet **2** of **2** continuation sheets attached to the Schedule of Personal Property

(Report also on Summary of Schedules)

B6C (Official Form 6C) (4/10)

| In re | Cory Henman | Case No | |
|-------|-------------|-------------|--|
| - | | , Debtor | |

SCHEDIILE C - PROPERTY CLAIMED AS EXEMPT

| SCHEDULE C | - PROPERTY CLAIME | D AS EXEMPT | |
|---|--|--|---|
| Debtor claims the exemptions to which debtor is entitled to (Check one box) 11 U.S.C. §522(b)(2) 11 U.S.C. §522(b)(3) | | debtor claims a homestead exe . (Amount subject to adjustment on 4/1/with respect to cases commenced on | /13, and every three years thereafter |
| Description of Property | Specify Law Providing Each Exemption | Value of Claimed Exemption | Current Value of Property Without Deducting Exemption |
| Checking, Savings, or Other Financial Accounts, C Checking Account with Chase Bank | Certificates of Deposit Ind. Code § 34-55-10-2(c)(3) | 300.00 | 300.00 |
| Household Goods and Furnishings Miscellaneous household goods including: stove, refrigerator, washer, dryer, bed, dresser, living room furnature, dining room furnature, two televisions, miscellaneous pots, pans, dishes and accessories. | Ind. Code § 34-55-10-2(c)(2) | 2,000.00 | 2,000.00 |
| <u>Wearing Apparel</u> Miscellaneous clothing | Ind. Code § 34-55-10-2(c)(2) | 300.00 | 300.00 |
| Interests in IRA, ERISA, Keogh, or Other Pension of PERF with employer, Indiana Department of Corrections | or <u>Profit Sharing Plans</u> Ind. Code § 34-55-10-2(c)(6) | ALL | Unknown |
| Automobiles, Trucks, Trailers, and Other Vehicles 1998 Ford Ranger | Ind. Code § 34-55-10-2(c)(2) | 2,000.00 | 2,000.00 |
| Other Personal Property of Any Kind Not Already I Miscellanous tools | <u>Listed</u> Ind. Code § 34-55-10-2(c)(2) | 500.00 | 500.00 |

Total: 5,100.00 5,100.00

B6D (Official Form 6D) (12/07)

| In re | Cory Henman | | Case No. | |
|-------|-------------|--------|----------|--|
| - | | Debtor | | |

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Unliquidated". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

| | | | · · · · · · · · · · · · · · · · · · · | | | | | |
|--|--|-------------|--|--------------|-------------|----------------------------|---|---------------------------------|
| CREDITOR'S NAME | C Husband, Wife, Joint, or Community C U O N | | | | | D I | AMOUNT OF | |
| AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.) | C O D E B T O R | C A M | DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN | ZH _ ZG WZ | Ļ | S P U T E D | CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL | UNSECURED PORTION, IF ANY |
| Account No. | | | | Т | T E D | | | |
| | | | Value \$ | | D | | | |
| Account No. | | | | | | П | | |
| | | | | | | | | |
| | _ | ╀ | Value \$ | Н | | Н | | |
| Account No. | | | Value \$ | | | | | |
| Account No. | | | | | | | | |
| | | | | | | | | |
| | | _ | Value \$ | Щ | | Ц | | |
| o continuation sheets attached | | | S (Total of th | ubt nis p | | | | |
| | | | | T | ota | ıl | 0.00 | 0.00 |
| | | | (Report on Summary of Sc | hed | ule | s) | | |

B6E (Official Form 6E) (4/10)

| | • | |
|--|--|--|
| In re | Cory Henman | Case No |
| | Debtor | , |
| | SCHEDULE E - CREDITORS HOLDING UNS | SECURED PRIORITY CLAIMS |
| so. I Do r schee liabl colu "Dis" "Tot listee also prior | A complete list of claims entitled to priority, listed separately by type of priority, is to be striority should be listed in this schedule. In the boxes provided on the attached sheets, state count number, if any, of all entities holding priority claims against the debtor or the property tinuation sheet for each type of priority and label each with the type of priority. The complete account number of any account the debtor has with the creditor is useful to If a minor child is a creditor, state the child's initials and the name and address of the child's not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If any entity other than a spouse in a joint case may be jointly liable on a claim, place an 'edule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whe le on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife ann labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled 'sputed." (You may need to place an "X" in more than one of these three columns.) Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet tal" on the last sheet of the completed schedule. Report this total also on the Summary of State on this Schedule E in the box labeled "Totals" on the last sheet in the box labeled "Subtotals" on the Statistical Summary of Certain Liabilities and Related Data. Report the total of amounts not entitled to priority listed on each sheet in the box labeled 'subtotals' on the last sheet of the completed schedule. Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on the last sheet of the completed schedule on the Statistical Summary of Certain Liabilities and Related Data. | the name, mailing address, including zip code, and last four digits of the of the debtor, as of the date of the filing of the petition. Use a separate the trustee and the creditor and may be provided if the debtor chooses to a sparent or guardian, such as "A.B., a minor child, by John Doe, guardian." "X" in the column labeled "Codebtor," include the entity on the appropriate their the husband, wife, both of them, or the marital community may be e. Joint, or Community." If the claim is contingent, place an "X" in the "Unliquidated." If the claim is disputed, place an "X" in the column labeled to the total of all claims listed on this Schedule E in the box labeled schedules. The properties on each sheet. Report the total of all amounts entitled to priority le. Individual debtors with primarily consumer debts report this total "Subtotals" on each sheet. Report the total of all amounts not entitled to |
| | Check this box if debtor has no creditors holding unsecured priority claims to report on this | s Schedule E. |
| TY | PES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that | at category are listed on the attached sheets) |
| | Domestic support obligations | |
| | Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or uch a child, or a governmental unit to whom such a domestic support claim has been assign | |
| □ 1 | Extensions of credit in an involuntary case | |
| | Claims arising in the ordinary course of the debtor's business or financial affairs after the cotee or the order for relief. 11 U.S.C. § 507(a)(3). | ommencement of the case but before the earlier of the appointment of a |
| □ ' | Wages, salaries, and commissions | |
| | Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing resentatives up to \$11,725* per person earned within 180 days immediately preceding the f | |

☐ Contributions to employee benefit plans

occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

☐ Certain farmers and fishermen

Claims of certain farmers and fishermen, up to \$5,775* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).

☐ Deposits by individuals

Claims of individuals up to \$2,600* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).

☐ Taxes and certain other debts owed to governmental units

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

☐ Commitments to maintain the capital of an insured depository institution

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).

☐ Claims for death or personal injury while debtor was intoxicated

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

| 1 continuation sheet | s attached |
|----------------------|------------|
|----------------------|------------|

^{*} Amount subject to adjustment on 4/01/13, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

 $B6E\ (Official\ Form\ 6E)\ (4/10)$ - Cont.

| In re | Cory Henman | | Case No. | |
|-------|-------------|--------|----------|--|
| | | Debtor | •7 | |

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

(Continuation Sheet)

Domestic Support Obligations

TYPE OF PRIORITY CODEBTOR Husband, Wife, Joint, or Community AMOUNT NOT ENTITLED TO PRIORITY, IF ANY CREDITOR'S NAME, NL I QUI DATED ONTINGENT SPUTED AND MAILING ADDRESS Н DATE CLAIM WAS INCURRED **AMOUNT** W J C INCLUDING ZIP CODE, AND CONSIDERATION FOR CLAIM OF CLAIM AMOUNT ENTITLED TO PRIORITY AND ACCOUNT NUMBER (See instructions.) Continuing Child Support Obligation on Account No. which Debtor is Current. **Bridgette Wayo** Unknown 930 Camellia Munster, IN 46321 Unknown Unknown Account No. Account No. Account No. Account No. Subtotal 0.00 Sheet <u>1</u> of <u>1</u> continuation sheets attached to (Total of this page) Schedule of Creditors Holding Unsecured Priority Claims 0.00 0.00

(Report on Summary of Schedules)

0.00

0.00

0.00

Case 10-24344-kl Doc 1 Filed 09/15/10 Page 23 of 55

B6F (Official Form 6F) (12/07)

| In re | Cory Henman | | Case No. |
|-------|-------------|--------|----------|
| _ | • | Debtor | |

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

| CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.) | C O D E B T O R | H W | CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE. | CONTINGEN | Q U | SPUTE | AMOUNT OF CLAIM |
|---|-----------------|-----|--|------------|-------------|-------|-----------------|
| Account No. 1072973668 | | | Med1 02 St Margaret Mercy | Т | T E D | | |
| Acct Recov 555 Van Reed Rd Wyomissing, PA 19610 | | - | | | D | | 277.00 |
| Account No. 811000001 | | H | Opened 6/24/10 Last Active 8/06/10 | | ┢ | | |
| Acme Contl Credit Unio 13601 S Perry Ave Riverdale, IL 60827 | | - | Unsecured | | | | 1,007.00 |
| Account No. 7100952006106769 American General Finan 2414 Interstate Plaza Dr Hammond, IN 46324 | | - | Opened 7/01/10 Last Active 7/27/10 HouseholdGoodsAndOtherCollateralAuto | | | | 4,038.00 |
| Account No. 1048452 | | | Opened 12/09/02 Last Active 2/19/04 ChargeAccount | | | | -, |
| Amex c/o Beckett & Lee Po Box 3001 Malvern, PA 19355 | | - | | | | | Unknown |
| | | | (Total of t | Sub his | | | 5,322.00 |

| In re | Cory Henman | Case No | |
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| _ | | Debtor | |

| CREDITOR'S NAME, | CO | Hu | sband, Wife, Joint, or Community | S | U N L | D | |
|---|----------|-------|---------------------------------------|-----------|-------------|--------|-----------------|
| MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.) | CODEBTOR | A A B | | CONFLEGEN | LIQUIDATED | SPUTED | AMOUNT OF CLAIM |
| Account No. H93312ST2 | | | Last Active 9/24/04 | T | T E | | |
| Arnoldharris/Med Business Bureau 1460 Renaissance Dr Park Ridge, IL | | - | Stmargaret Mercy Anes | | D | | Unknown |
| Account No. 4862362635816062 | | | Opened 3/01/06 Last Active 8/03/10 | | | | |
| Capital One, N.a. C/O American Infosource Po Box 54529 Oklahoma City, OK 73154 | | - | CreditCard | | | | Unknown |
| Account No. 896428 | | | Opened 1/01/07 Last Active 3/12/07 | \vdash | ┢ | | |
| Cb Usa Inc 5252 S Hohman Ave Hammond, IN 46320 | | - | CollectionAttorney Oral Surgery Group | | | | 122.00 |
| Account No. 4185863891679722 | | | Opened 4/15/03 Last Active 3/05/04 | | T | | |
| Chase Bank One Card Serv Westerville, OH 43081 | | - | CreditCard | | | | Unknown |
| Account No. 1523006109867153 | | | Opened 3/27/02 Last Active 2/09/04 | | T | | |
| Chase - Cc Po Box 15298 Wilmington, DE 19850 | | - | CreditCard | | | | Unknown |
| Sheet no. 1 of 11 sheets attached to Schedule of | | | | Sub | tota | .1 | 400.00 |
| Creditors Holding Unsecured Nonpriority Claims | | | (Total of t | his | pag | ge) | 122.00 |

| In re | Cory Henman | Case No. | |
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| _ | | Debtor | |

| CREDITOR'S NAME, | Ç | Hu | sband, Wife, Joint, or Community | C | U | P | |
|--|----------|-------------|-------------------------------------|-----------|--------------|-----|---|
| MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.) | CODEBTOR | J M H | | CONFLEGEN | UNLLQULDATED | U | AMOUNT OF CLAIM |
| Account No. 5183377560015802 | | | Opened 5/01/02 Last Active 2/27/04 | Т | T | | |
| Chase Mht Bk Attn: Bankruptcy Po Box 15145 Wilmington, DE 19850 | | - | CreditCard | | D | | Unknown |
| Account No. 1002744168 | | | Opened 6/01/03 Last Active 2/19/07 | | | | |
| Chrysler Credit Po Box 8065 Royal Oak, MI 48068 | | - | Automobile | | | | Unknown |
| Account No. 1002536955 | | | Opened 11/01/99 Last Active 1/01/01 | 1 | | | |
| Chrysler Financial | | - | Automobile | | | | Unknown |
| Account No. 5424180369895609 | | | Opened 3/01/00 Last Active 2/23/04 | \perp | | | • |
| Citibank Sd, Na Attn: Centralized Bankruptcy Po Box 20507 Kansas City, MO 64195 | | - | CreditCard | | | | Unknown |
| Account No. 5424180727164151 | | | Opened 12/01/02 Last Active 6/23/04 | | | | |
| Citibank Sd, Na Attn: Centralized Bankruptcy Po Box 20507 Kansas City, MO 64195 | | - | CreditCard | | | | Unknown |
| Sheet no. 2 of 11 sheets attached to Schedule of | | | | Sub | tota | .1 | 0.00 |
| Creditors Holding Unsecured Nonpriority Claims | | | (Total of | this | pag | ge) | 0.00 |

| In re | Cory Henman | Case No. |
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| - | | Dukan, |
| | | Debtor |

| | 16 | | ahand Wife laint or Community | Ic | Ιυ | Г | 1 |
|---|----------|---------|---|------------|--------------|----------|-----------------|
| CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.) | CODEBTOR | H W J C | DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE. | CONTINGENT | OZLIQUIDATED | DISPUTED | AMOUNT OF CLAIM |
| Account No. 31067683 | | | Opened 11/01/05 | Т | E | | |
| Credit Management 4200 International Pwy Carrolton, TX 75007 | | - | CollectionAttorney Bright House Networks | | D | | 565.00 |
| Account No. 298349830574 | ┢ | | Opened 2/01/08 Last Active 8/11/10 | \vdash | ╁ | ┢ | |
| Custom Coll Srvs Inc 55 E 86th Ave Ste D Merrillville, IN 46410 | | - | CollectionAttorney Prompt Medical Transportation | | | | |
| | | | | | | | 320.00 |
| Account No. 601129865575 Discover Fin Svcs Llc Po Box 15316 Wilmington, DE 19850 | | - | Opened 6/01/03 CreditCard | | | | Unknown |
| Account No. 12201000081279021 Finans Fcu 7017 Kennedy Ave Hammond, IN 46323 | | - | Opened 4/21/05 Last Active 2/13/08 Automobile | | | | |
| | | | | | | | Unknown |
| Account No. 4107289 First Revenue 4500 Cherry Creek Dr South Denver, CO 80239 | | - | Opened 2/01/04 CollectionAttorney Cingular Wireless- Chigago | | | | Unknown |
| Sheet no. 3 of 11 sheets attached to Schedule of | - | | | Subt | | | 885.00 |
| Creditors Holding Unsecured Nonpriority Claims | | | (Total of t | his | pag | ge) | 003.00 |

| In re | Cory Henman | Case No | |
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| - | | Debtor | |

| | 16 | l | sband, Wife, Joint, or Community | 16 | U | Ь | |
|---|----------|------------------|---|------------|------------------|--------|-----------------|
| CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.) | CODEBTOR | H W J C | DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE. | COZH_ZGWZH | ONL QU DATED | SPUTED | AMOUNT OF CLAIM |
| Account No. 5105188 | | | Opened 9/01/09 | Т | T E | | |
| Firstsource Fin Soluti 1900 W Severs Rd La Porte, IN 46350 | | - | CollectionAttorney Nipsco | | D | | 714.00 |
| Account No. 5150860006180607 | ╁ | | Opened 10/01/08 | + | | | |
| Gla Collection Co Inc 2630 Gleeson Ln Louisville, KY 40299 | | - | CollectionAttorney Unity Physician Group | | | | 809.00 |
| Account No. 5155970014069328 | - | | Opened 3/01/07 Last Active 12/17/09 | + | | | |
| Hsbc Bank Attn: Bankruptcy Po Box 5253 Carol Stream, IL 60197 | - | - | CreditCard | | | | Unknown |
| Account No. 21812492001 | | | Opened 10/01/08 | | | | |
| I C System Inc Po Box 64378 Saint Paul, MN 55164 | | _ | CollectionAttorney At T Midwest | | | | 250.00 |
| Account No. 11001000196420023 | t | | Opened 4/22/05 Last Active 8/11/06 | | | | |
| Indiana Carp 780 Union St Hobart, IN 46342 | | _ | | | | | Unknown |
| Sheet no. 4 of 11 sheets attached to Schedule of | - | | | Sub | ota | 1 | 4 772 00 |
| Creditors Holding Unsecured Nonpriority Claims | | | (Total of | this | pag | ge) | 1,773.00 |

| In re | Cory Henman | Case No | |
|-------|-------------|---------|--|
| - | | Debtor | |

| CREDITOR'S NAME, | Ç | Hu | sband, Wife, Joint, or Community | C | U | D | |
|--|----------|-------------|--------------------------------------|------------|--------------|--------|-----------------|
| MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.) | CODEBTOR | J M H | IS SUBJECT TO SETOFF, SO STATE. | CONTINGENT | UNLIGUIDATED | SPUTED | AMOUNT OF CLAIM |
| Account No. 11001000196420022 | | | Opened 12/09/02 Last Active 2/24/05 | T | T E | | |
| Indiana Carp 780 Union St Hobart, IN 46342 | | - | | | D | | Unknown |
| Account No. 11001000196420021 | | | Opened 11/22/00 Last Active 7/08/03 | | | | |
| Indiana Carp 780 Union St Hobart, IN 46342 | | - | | | | | Unknown |
| Account No. 1459424 | | | Med1 02 Community Hospital Outpatien | | | | |
| Komyattassoc 9650 Gordon Drive Highland, IN 46322 | | - | | | | | 3,580.00 |
| Account No. 1381428 | | | Med1 02 Munster Radiology Group | | | | |
| Komyattassoc 9650 Gordon Drive Highland, IN 46322 | | - | | | | | 1,977.00 |
| Account No. 1517065 | | | Med1 02 Community Hospital Outpatien | | | | |
| Komyattassoc 9650 Gordon Drive Highland, IN 46322 | | _ | | | | | 1,171.00 |
| Sheet no. <u>5</u> of <u>11</u> sheets attached to Schedule of | | | | Sub | tota | 1 | 0.700.00 |
| Creditors Holding Unsecured Nonpriority Claims | | | (Total of t | his | pag | e) | 6,728.00 |

| In re | Cory Henman | Case No. |
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| - | | Debtor |

| | С | Н | sband, Wife, Joint, or Community | Tc | U | D | |
|---|----------|-------------|---|------------|-----------------|--------|-----------------|
| CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.) | CODEBTOR | J H M | DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE. | COXHLXGEXH | NL - QU - DATED | SPUTED | AMOUNT OF CLAIM |
| Account No. 1366514 | | | Med1 02 Patients 1st Er Medical Cons | | T E | | |
| Komyattassoc 9650 Gordon Drive Highland, IN 46322 | | - | | | D | | 640.00 |
| Account No. 1441353 | | | Med1 02 Patients 1st Er Medical Cons | | | | 040.00 |
| Komyattassoc 9650 Gordon Drive Highland, IN 46322 | | - | | | | | 540.00 |
| Account No. 1493842 | | | Med1 02 Patients 1st Er Medical Cons | + | | | 540.00 |
| Komyattassoc 9650 Gordon Drive Highland, IN 46322 | | - | | | | | 500.00 |
| Account No. 1445523 | | | Med1 02 Hammond Clinic | | | | 300.00 |
| Komyattassoc 9650 Gordon Drive Highland, IN 46322 | | - | | | | | 400.00 |
| Account No. 1743955 | | | Med1 02 Community Hospital Outpatien | + | | | 400.00 |
| Komyattassoc 9650 Gordon Drive Highland, IN 46322 | | - | | | | | |
| | | | | 上 | | | 366.00 |
| Sheet no. <u>6</u> of <u>11</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims | | | (Total of | Subt | | | 2,446.00 |

| In re | Cory Henman | Case No | |
|-------|-------------|---------|--|
| - | | Debtor | |

| | | | | | _ | | |
|--|----------|----------|--------------------------------------|------|----------|-----|-----------------|
| CREDITOR'S NAME, | | Hu | sband, Wife, Joint, or Community | C | UNL | P | |
| MAILING ADDRESS | Ď | н | | CONT | Ľ | S | |
| INCLUDING ZIP CODE, | I E | W | DATE CLAIM WAS INCURRED AND | T | - QD - | P | |
| AND ACCOUNT NUMBER | Ţ | J | CONSIDERATION FOR CLAIM. IF CLAIM | Ņ | ũ | Ť | AMOUNT OF CLAIM |
| (See instructions above.) | CODEBTOR | С | IS SUBJECT TO SETOFF, SO STATE. | NGEN | l D | E | |
| A 17 4454000 | Ë | <u> </u> | Madd 00 Campunite Handital Cuto dian | Ņ | Ā | ٦ | |
| Account No. 1454622 | 1 | | Med1 02 Community Hospital Outpatien | l . | DATED | | |
| , | | | | | <u> </u> | | |
| Komyattassoc | | | | | | | |
| 9650 Gordon Drive | | - | | | | | |
| Highland, IN 46322 | | | | | | | |
| | | | | | | | |
| | | | | | | | 365.00 |
| Account No. 1394715 | | | Med1 02 Patients 1st Er Medical Cons | | | | |
| | 1 | | | | | | |
| Komyattassoc | | | | | | | |
| 9650 Gordon Drive | | - | | | | | |
| Highland, IN 46322 | | | | | | | |
| 1.1.3.1.4.1.4.1.4.1.4.1.4.1.4.1.4.1.4.1. | | | | | | | |
| | | | | | | | 235.00 |
| Account No. 1447235 | ┢ | - | Med1 02 Munster Radiology Group | | | | |
| Account No. 1447233 | ł | | Med 1 02 Mulister Radiology Group | | | | |
| Komyottoooo | | | | | | | |
| Komyattassoc | | | | | | | |
| 9650 Gordon Drive | | - | | | | | |
| Highland, IN 46322 | | | | | | | |
| | | | | | | | |
| | | | | | | | 192.00 |
| Account No. 1575951 | | | Med1 02 Hammond Clinic | | | | |
| | 1 | | | | | | |
| Komyattassoc | | | | | | | |
| 9650 Gordon Drive | | - | | | | | |
| Highland, IN 46322 | | | | | | | |
| | | | | | | | |
| | | | | | | | 145.00 |
| Account No. 1341039 | t | \vdash | Med1 02 Hammond Clinic | | \vdash | | |
| | 1 | | | | | | |
| Komyattassoc | 1 | | | | | | |
| 9650 Gordon Drive | 1 | - | | | l | l | |
| Highland, IN 46322 | I | | | | | l | |
| 11191114114, 114 40022 | 1 | | | | | | |
| | | | | | | | 95.00 |
| | | | | | | | 93.00 |
| Sheet no. 7 of 11 sheets attached to Schedule of | | | | Subt | | | 1,032.00 |
| Creditors Holding Unsecured Nonpriority Claims | | | (Total of t | his | pag | ge) | 1,002.30 |

| In re | Cory Henman | Case No | _ |
|-------|-------------|---------|---|
| _ | | Debtor | |

| | | | | _ | | | |
|--|----------|-------------|----------------------------------|------------|--------------|--------|-----------------|
| CREDITOR'S NAME, | C | Hu | sband, Wife, Joint, or Community | C | U | D | |
| MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.) | CODEBTOR | J M H | IS SUBJECT TO SETOFF, SO STATE. | COXFLXGEXF | UNLIQUIDATED | SPUTED | AMOUNT OF CLAIM |
| Account No. 1576040 | | | Med1 02 Hammond Clinic | T | T E | | |
| Komyattassoc 9650 Gordon Drive Highland, IN 46322 | | - | | | D | | 70.00 |
| Account No. 1508537 | | | Med1 02 Munster Radiology Group | | | | |
| Komyattassoc 9650 Gordon Drive Highland, IN 46322 | | - | | | | | 68.00 |
| | | | | | | | 00.00 |
| Account No. 1181667/68 Komyattassoc 9650 Gordon Drive Highland, IN 46322 | | - | Med1 02 Hammond Clinic | | | | 67.50 |
| Account No. 1341035 | | | Med1 02 Hammond Clinic | | | | |
| Komyattassoc 9650 Gordon Drive Highland, IN 46322 | | - | | | | | 52.00 |
| Account No. 1416595 | | H | Med1 02 Community Care Center | \vdash | H | | |
| Komyattassoc 9650 Gordon Drive Highland, IN 46322 | | - | , and and | | | | 51.00 |
| Sheet no. 8 of 11 sheets attached to Schedule of | | | | Sub | tota | 1 | |
| Creditors Holding Unsecured Nonpriority Claims | | | (Total of t | his | nag | e) | 308.50 |

| In re | Cory Henman | Case No | |
|-------|-------------|---------|--|
| - | | Debtor | |

| | С | Hu | sband, Wife, Joint, or Community | Тс | U | D | |
|---|----------|------------------|---|------------|----------|---------------|-----------------|
| CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.) | CODEBTOR | H W J C | DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE. | COZH_ZGEZH | Q | I S P U T E D | AMOUNT OF CLAIM |
| Account No. 1181666 | | | Med1 02 Hammond Clinic | ٦т | T E | | |
| Komyattassoc 9650 Gordon Drive Highland, IN 46322 | | - | | | D | | 50.00 |
| Account No. 1034 | | | 2010 or before | + | \vdash | | 30.00 |
| Komyatte and Casbon, P.C. 9650 Gordon Drive Highland, IN 46322 | | - | Medical: Hammond Clinic | | | | 35.00 |
| Account No. 1036 Komyatte and Casbon, P.C. 9650 Gordon Drive Highland, IN 46322 | | - | 2010 or before Medical: Hammond Clinic | | | | 28.10 |
| Account No. 1037 | | | 2010 or before | + | | | 20.10 |
| Komyatte and Casbon, P.C. 9650 Gordon Drive Highland, IN 46322 | | - | Medical: Hammond Clinic | | | | 39.40 |
| Account No. 1038 | | | 2010 or before | + | \vdash | - | |
| Komyatte and Casbon, P.C. 9650 Gordon Drive Highland, IN 46322 | | - | Medical: Hammond Clinic | | | | 40.00 |
| Sheet no. 9 of 11 sheets attached to Schedule of | | | 1 | Sub | tota | ıl | 102 50 |
| Creditors Holding Unsecured Nonpriority Claims | | | (Total of | this | pag | ge) | 192.50 |

| In re | Cory Henman | Case No | |
|-------|-------------|---------|--|
| - | | Debtor | |

| CREDITOR'S NAME, | 000 | 1 | usband, Wife, Joint, or Community | CONT | U N | D | |
|--|----------|-------------|---|----------|--------------|--------|-----------------|
| MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.) | CODEBTOR | A A H | | NTINGENT | UNLIQUIDATED | SPUTED | AMOUNT OF CLAIM |
| Account No. 1179 | | | 2010 or before | Т | T E | | |
| Komyatte and Casbon, P.C. 9650 Gordon Drive Highland, IN 46322 | | - | Medical: Munster Radiology Group | | D | | 39.00 |
| Account No. 6055820 | | | Last Active 9/24/04 | | | | |
| Mutl H Clctn 2525 N Shadeland Indianapolis, IN 46219 | | - | Med1 02 St Margaret Mercy Hosp | | | | |
| | | | | | | | Unknown |
| Account No. 1856 | | | 2010 or before | | | | |
| Quest Dianostics P.O. Box 809403 Chicago, IL 60680 | | - | Medical | | | | |
| | | | | | L | | 174.50 |
| Account No. 5121071809018454 Sears/cbsd Po Box 6189 Sioux Falls, SD 57117 | | - | Opened 3/01/99 Last Active 3/17/00 CreditCard | | | | Unknown |
| Account No. 6036 | | | 2010 or before | T | \vdash | | |
| St. Margaret Mercy 5454 Hohman Ave. Hammond, IN 46320 | | _ | Medical | | | | 58.40 |
| Sheet no10_ of _11_ sheets attached to Schedule of | | • | | Subt | ota | 1 | 271.90 |
| Creditors Holding Unsecured Nonpriority Claims | | | (Total of t | his | pag | e) | 271.90 |

| In re | Cory Henman | Case No. | |
|-------|-------------|----------|--|
| - | - | , | |
| | | Debtor | |

| CREDITOR'S NAME, | C | Hu | sband, Wife, Joint, or Community | S | U | P | |
|--|----------|-------------|-------------------------------------|-------------|--------------|----------|-----------------|
| MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.) | CODEBTOR | J M H | | CONFLEGEN | LLQULDA | DISPUTED | AMOUNT OF CLAIM |
| Account No. 4352378366909642 | | | Opened 10/30/02 Last Active 1/14/04 |] ⊤ | T | | |
| Tnb-visa Po Box 560284 Dallas, TX 75356 | | - | CreditCard | | D | | Unknown |
| Account No. 2867655811 | | | Opened 3/01/02 Last Active 8/31/10 | | | | |
| Us Dept Of Education Attn: Borrowers Service Dept Po Box 5609 Greenville, TX 75403 | | - | Educational | | | | 3,417.00 |
| Account No. 5856371008404484 | | | Opened 1/01/06 Last Active 7/31/10 | | \vdash | - | |
| Wfnnb/value City Furn Attn: Bankruptcy Po Box 182686 Columbus, OH 43218 | | - | ChargeAccount | | | | |
| | | | | | | | 399.63 |
| Account No. | | | | | | | |
| Account No. | | | | | | | |
| | | | | | | | |
| Sheet no. <u>11</u> of <u>11</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims | | | (Total of t | Subi his | | | 3,816.63 |
| Creations froming offsecured nonpriority Claims | | | (Total of t | | | | |
| | | | (Report on Summary of So | | Րota lule | | 22,897.53 |

Case 10-24344-kl Doc 1 Filed 09/15/10 Page 35 of 55

B6G (Official Form 6G) (12/07)

| In re | Cory Henman | Case No. |
|-------|-------------|----------|
| - | | Debtor |

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

■ Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract

Description of Contract or Lease and Nature of Debtor's Interest. State whether lease is for nonresidential real property. State contract number of any government contract.

Case 10-24344-kl Doc 1 Filed 09/15/10 Page 36 of 55

B6H (Official Form 6H) (12/07)

| In re | Cory Henman | Case No |
|-------|-------------|---------|
| • | | Debtor |

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR

NAME AND ADDRESS OF CREDITOR

Case 10-24344-kl Doc 1 Filed 09/15/10 Page 37 of 55

B6I (Official Form 6I) (12/07)

| In re | Cory Henman | | Case No. | |
|-------|-------------|-----------|----------|--|
| | | Debtor(s) | | |

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

| Debtor's Marital Status: | | OF DEBTOR AND SE | POUSE | | |
|---|--|------------------|----------|----------------|------------|
| Single | RELATIONSHIP(S): Daughter | AGE(S): 7 | | | |
| Employment: | DEBTOR | | SPOUSE | | |
| Occupation | Corrections Officer | | | | |
| Name of Employer | Indiana Department of Corrections | | | | |
| How long employed | 2 years | | | | |
| Address of Employer | 1100 W. State Road 2 Westville, IN 46391 | | | | |
| INCOME: (Estimate of average o | r projected monthly income at time case filed) | | DEBTOR | | SPOUSE |
| | nd commissions (Prorate if not paid monthly) | \$_ | 2,504.73 | \$ | N/A |
| 2. Estimate monthly overtime | | \$ | 0.00 | \$ | N/A |
| 3. SUBTOTAL | | \$_ | 2,504.73 | \$ | N/A |
| 4. LESS PAYROLL DEDUCTION | | | | | |
| a. Payroll taxes and social se | curity | <u>\$</u> _ | 534.00 | \$ | N/A |
| b. Insurance | | \$_ | 192.00 | \$ | N/A |
| c. Union duesd. Other (Specify): | | » — | 0.00 | \$ \$ | N/A N/A |
| d. Other (Specify). | | \$ | 0.00 | \$ | N/A |
| 5. SUBTOTAL OF PAYROLL D | EDUCTIONS | \$_ | 726.00 | \$ | N/A |
| 6. TOTAL NET MONTHLY TAK | E HOME PAY | \$_ | 1,778.73 | \$ | N/A |
| 7. Regular income from operation | of business or profession or farm (Attach detailed state | ement) \$ | 0.00 | \$ | N/A |
| 8. Income from real property | | \$ | 0.00 | \$ | N/A |
| 9. Interest and dividends | | \$ | 0.00 | \$ | N/A |
| dependents listed above | oort payments payable to the debtor for the debtor's use | or that of \$ | 0.00 | \$ | N/A |
| 11. Social security or government | assistance | ¢ | 0.00 | ¢ | NI/A |
| (Specify): | | \$ | 0.00 | \$ <u> </u> | N/A N/A |
| 12. Pension or retirement income | | | 0.00 | \$ | N/A |
| 13. Other monthly income | | _ | 0.00 | <u> </u> | |
| (Specify): | | \$ | 0.00 | \$ | N/A |
| | | \$ | 0.00 | \$ | N/A |
| 14. SUBTOTAL OF LINES 7 TH | ROUGH 13 | \$_ | 0.00 | \$ | N/A |
| 15. AVERAGE MONTHLY INCO | OME (Add amounts shown on lines 6 and 14) | \$_ | 1,778.73 | \$ | N/A |
| 16. COMBINED AVERAGE MO | NTHLY INCOME: (Combine column totals from line | 15) | \$ | 1,778.7 | 73 |

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

B6J (Official Form 6J) (12/07)

| In re | Cory Henman | | Case No. | |
|-------|-------------|-----------|----------|--|
| | | Debtor(s) | | |

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22C.

| ☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Con expenditures labeled "Spouse." | nplete a separate | e schedule of |
|--|-------------------|---------------|
| 1. Rent or home mortgage payment (include lot rented for mobile home) | \$ | 500.00 |
| | · | |
| a. Are real estate taxes included? b. Is property insurance included? Yes No _X No _ | | |
| 2. Utilities: a. Electricity and heating fuel | \$ | 56.00 |
| b. Water and sewer | \$ | 30.00 |
| c. Telephone | \$ | 10.00 |
| d. Other Cable | \$ | 50.00 |
| 3. Home maintenance (repairs and upkeep) | \$ | 0.00 |
| 4. Food | \$ | 250.00 |
| 5. Clothing | \$ | 100.00 |
| 6. Laundry and dry cleaning | \$ | 20.00 |
| 7. Medical and dental expenses | \$ | 0.00 |
| 8. Transportation (not including car payments) | \$ | 300.00 |
| 9. Recreation, clubs and entertainment, newspapers, magazines, etc. | \$ | 75.00 |
| 10. Charitable contributions | \$ | 0.00 |
| 11. Insurance (not deducted from wages or included in home mortgage payments) | | |
| a. Homeowner's or renter's | \$ | 0.00 |
| b. Life | \$ | 0.00 |
| c. Health | \$ | 0.00 |
| d. Auto | \$ | 38.00 |
| e. Other | \$ | 0.00 |
| 12. Taxes (not deducted from wages or included in home mortgage payments) | | |
| (Specify) | \$ | 0.00 |
| 13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan) | | |
| a. Auto | \$ | 0.00 |
| b. Other | \$ | 0.00 |
| c. Other | \$ | 0.00 |
| 14. Alimony, maintenance, and support paid to others | \$ | 0.00 |
| 15. Payments for support of additional dependents not living at your home | \$ | 280.00 |
| 16. Regular expenses from operation of business, profession, or farm (attach detailed statement) | \$ | 0.00 |
| 17. Other | \$ | 0.00 |
| Other | \$ | 0.00 |
| 18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules ar if applicable, on the Statistical Summary of Certain Liabilities and Related Data.) | nd, \$ | 1,709.00 |
| 19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document: 20. STATEMENT OF MONTHLY NET INCOME | | |
| 11 ' C Y' 15 CG 1 1 1 Y | \$ | 1,778.73 |
| a. Average monthly income from Line 15 of Schedule 1b. Average monthly expenses from Line 18 above | \$ \$ | 1,709.00 |
| c. Monthly net income (a. minus b.) | \$ | 69.73 |

Case 10-24344-kl Doc 1 Filed 09/15/10 Page 39 of 55

B6 Declaration (Official Form 6 - Declaration). (12/07)

United States Bankruptcy Court Northern District of Indiana

| In re | Cory Henman | | | Case No. | |
|-------|---|---------------|-------------------------|-------------|-----------------------------|
| | | | Debtor(s) | Chapter | 13 |
| | | | | | |
| | | | | | |
| | DECLARATION C | ONCERN | ING DEBTOR'S SO | HEDUL | ES |
| | | | | | |
| | DECLARATION UNDER I | PENALTY (| OF PERJURY BY INDIVI | DUAL DEF | BTOR |
| | | | | | |
| | | | | | |
| | I declare under penalty of perjury th | | | | es, consisting of 26 |
| | sheets, and that they are true and correct to the | ne best of my | knowledge, information, | and belief. | |
| | | | | | |
| | | | | | |
| Date | September 15, 2010 | Signature | /s/ Cory Henman | | |
| | | | Cory Henman Debtor | | |
| | | | = | | |

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

United States Bankruptcy Court Northern District of Indiana

| In re | Cory Henman | | Case No. | |
|----------|--|---|---|--------------------------------------|
| | | Debtor(s) | Chapter | 13 |
| | DISCLOSURE OF COMPE | NSATION OF ATTOR | RNEY FOR DE | EBTOR(S) |
| co | ursuant to 11 U.S.C. § 329(a) and Bankruptcy Rumpensation paid to me within one year before the file rendered on behalf of the debtor(s) in contemplation | ling of the petition in bankruptcy | , or agreed to be pai | d to me, for services rendered or to |
| | For legal services, I have agreed to accept | | \$ | 2,800.00 |
| | Prior to the filing of this statement I have received | | \$ | 500.00 |
| | Balance Due | | | 2,300.00 |
| 2. T | he source of the compensation paid to me was: | | | |
| | ■ Debtor □ Other (specify): | | | |
| 3. T | he source of compensation to be paid to me is: | | | |
| | ■ Debtor □ Other (specify): | | | |
| 4. ■ | I have not agreed to share the above-disclosed com | pensation with any other person | unless they are mem | bers and associates of my law firm. |
| | I have agreed to share the above-disclosed compens copy of the agreement, together with a list of the na | | | |
| 5. Iı | n return for the above-disclosed fee, I have agreed to r | render legal service for all aspects | s of the bankruptcy o | ease, including: |
| b. c. | Analysis of the debtor's financial situation, and rend Preparation and filing of any petition, schedules, sta Representation of the debtor at the meeting of credit [Other provisions as needed] Negotiations with secured creditors to reaffirmation agreements and applications | atement of affairs and plan which tors and confirmation hearing, an reduce to market value; exe | may be required; d any adjourned hea | rings thereof; |
| 6. B | y agreement with the debtor(s), the above-disclosed fe Representation of the debtors in any di any other adversary proceeding. | | | es, relief from stay actions or |
| | | CERTIFICATION | | |
| | certify that the foregoing is a complete statement of an nkruptcy proceeding. | ny agreement or arrangement for | payment to me for re | epresentation of the debtor(s) in |
| Dated: | September 15, 2010 | /s/ Christopher So | chmidgall | |
| | | Christopher Schn Law Office of Wei 6 West 73rd Ave. Merrillville, IN 464 (219) 736-5297 F | ss & Schmidgall 110 ax: (219) 769-529 | 7 |

WARNING: Effective December 1, 2009, the 15-day deadline to file schedules and certain other documents under Bankruptcy Rule 1007(c) is shortened to 14 days. For further information, see note at bottom of page 2

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF INDIANA

NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <u>before</u> the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total Fee \$299)

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

<u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for filing them are listed on Form B200, which is posted at http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

Many filing deadlines change on December 1, 2009. Of special note, 12 rules that set 15 days to act are amended to require action within 14 days, including Rule 1007(c), filing the initial case papers; Rule 3015(b), filing a chapter 13 plan; Rule 8009(a), filing appellate briefs; and Rules 1019, 1020, 2015, 2015.1, 2016, 4001, 4002, 6004, and 6007.

B 201B (Form 201B) (12/09)

United States Bankruptcy Court Northern District of Indiana

| In re | Cory Henman | Case No | | |
|-------|-------------|--|-------|--|
| | | Debtor(s) Chapter | 13 | |
| | | CERTIFICATION OF NOTICE TO CONSUMER DEBT | OR(S) | |

CERTIFICATION OF NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b) OF THE BANKRUPTCY CODE

Certification of Debtor

I (We), the debtor(s), affirm that I (we) have received and read the attached notice, as required by § 342(b) of the Bankruptcy Code.

| Cory Henman | X /s/ Cory Henman | September 15, 2010 | |
|------------------------------|------------------------------------|-----------------------|--|
| Printed Name(s) of Debtor(s) | Signature of Debtor | Date | |
| Case No. (if known) | X | | |
| | Signature of Joint Debtor (if any) | Date | |

Instructions: Attach a copy of Form B 201 A, Notice to Consumer Debtor(s) Under § 342(b) of the Bankruptcy Code.

Use this form to certify that the debtor has received the notice required by 11 U.S.C. § 342(b) only if the certification has **NOT** been made on the Voluntary Petition, Official Form B1. Exhibit B on page 2 of Form B1 contains a certification by the debtor's attorney that the attorney has given the notice to the debtor. The Declarations made by debtors and bankruptcy petition preparers on page 3 of Form B1 also include this certification.

United States Bankruptcy Court Northern District of Indiana

| In re | Cory Henman | | Case No. | |
|--------|--------------------|----------------------|----------|-----------------------|
| | | Debtor(s) | Chapter | 13 |
| Γhe ab | | FICATION OF CREDITOR | | of his/her knowledge. |
| Date: | September 15, 2010 | /s/ Cory Henman | | |
| | | Cory Henman | | |
| | | Signature of Debtor | | |

ACCT RECOV 555 VAN REED RD WYOMISSING, PA 19610

ACME CONTL CREDIT UNIO 13601 S PERRY AVE RIVERDALE, IL 60827

AMERICAN GENERAL FINAN 2414 INTERSTATE PLAZA DR HAMMOND, IN 46324

AMEX C/O BECKETT & LEE PO BOX 3001 MALVERN, PA 19355

ARNOLDHARRIS/MED BUSINESS BUREAU 1460 RENAISSANCE DR PARK RIDGE, IL

BRIDGETTE WAYO 930 CAMELLIA MUNSTER, IN 46321

CAPITAL ONE, N.A. C/O AMERICAN INFOSOURCE PO BOX 54529 OKLAHOMA CITY, OK 73154

CB USA INC 5252 S HOHMAN AVE HAMMOND, IN 46320

CHASE BANK ONE CARD SERV WESTERVILLE, OH 43081 CHASE - CC PO BOX 15298 WILMINGTON, DE 19850

CHASE MHT BK
ATTN: BANKRUPTCY
PO BOX 15145
WILMINGTON, DE 19850

CHRYSLER CREDIT PO BOX 8065 ROYAL OAK, MI 48068

CHRYSLER FINANCIAL

CITIBANK SD, NA ATTN: CENTRALIZED BANKRUPTCY PO BOX 20507 KANSAS CITY, MO 64195

CREDIT MANAGEMENT 4200 INTERNATIONAL PWY CARROLTON, TX 75007

CUSTOM COLL SRVS INC 55 E 86TH AVE STE D MERRILLVILLE, IN 46410

DISCOVER FIN SVCS LLC PO BOX 15316 WILMINGTON, DE 19850

FINANS FCU 7017 KENNEDY AVE HAMMOND, IN 46323 FIRST REVENUE 4500 CHERRY CREEK DR SOUTH DENVER, CO 80239

FIRSTSOURCE FIN SOLUTI 1900 W SEVERS RD LA PORTE, IN 46350

GLA COLLECTION CO INC 2630 GLEESON LN LOUISVILLE, KY 40299

HSBC BANK ATTN: BANKRUPTCY PO BOX 5253 CAROL STREAM, IL 60197

I C SYSTEM INC PO BOX 64378 SAINT PAUL, MN 55164

INDIANA CARP 780 UNION ST HOBART, IN 46342

KOMYATTASSOC 9650 GORDON DRIVE HIGHLAND, IN 46322

KOMYATTE AND CASBON, P.C. 9650 GORDON DRIVE HIGHLAND, IN 46322

MUTL H CLCTN 2525 N SHADELAND INDIANAPOLIS, IN 46219 QUEST DIANOSTICS P.O. BOX 809403 CHICAGO, IL 60680

SEARS/CBSD PO BOX 6189 SIOUX FALLS, SD 57117

ST. MARGARET MERCY 5454 HOHMAN AVE. HAMMOND, IN 46320

TNB-VISA
PO BOX 560284
DALLAS, TX 75356

US DEPT OF EDUCATION ATTN: BORROWERS SERVICE DEPT PO BOX 5609 GREENVILLE, TX 75403

WFNNB/VALUE CITY FURN ATTN: BANKRUPTCY PO BOX 182686 COLUMBUS, OH 43218

Case 10-24344-kl Doc 1 Filed 09/15/10 Page 49 of 55

B22C (Official Form 22C) (Chapter 13) (04/10)

| In re | Cory Henman | According to the calculations required by this statement: |
|--------------|-------------|---|
| | Debtor(s) | ■ The applicable commitment period is 3 years. |
| Case Number: | | ☐ The applicable commitment period is 5 years. |
| | (If known) | ☐ Disposable income is determined under § 1325(b)(3). |
| | | ■ Disposable income is not determined under § 1325(b)(3). |
| | | (Check the boxes as directed in Lines 17 and 23 of this statement.) |

CHAPTER 13 STATEMENT OF CURRENT MONTHLY INCOME AND CALCULATION OF COMMITMENT PERIOD AND DISPOSABLE INCOME

In addition to Schedules I and J, this statement must be completed by every individual chapter 13 debtor, whether or not filing jointly. Joint debtors may complete one statement only.

| | Part I. REPORT OF INCOME | | |
|---|---|----------------------------|--------------------------------|
| 1 | Marital/filing status. Check the box that applies and complete the balance of this part of this state a. ■ Unmarried. Complete only Column A ("Debtor's Income") for Lines 2-10. b. □ Married. Complete both Column A ("Debtor's Income") and Column B ("Spouse's Income") | | |
| | All figures must reflect average monthly income received from all sources, derived during the six calendar months prior to filing the bankruptcy case, ending on the last day of the month before the filing. If the amount of monthly income varied during the six months, you must divide the six-month total by six, and enter the result on the appropriate line. | Column A Debtor's Income | Column B Spouse's Income |
| 2 | Gross wages, salary, tips, bonuses, overtime, commissions. | \$ 2,521.44 | \$ |
| 3 | Income from the operation of a business, profession, or farm. Subtract Line b from Line a and enter the difference in the appropriate column(s) of Line 3. If you operate more than one business, profession or farm, enter aggregate numbers and provide details on an attachment. Do not enter a number less than zero. Do not include any part of the business expenses entered on Line b as a deduction in Part IV. | | |
| | Debtor Spouse | | |
| | a. Gross receipts \$ 0.00 \$ b. Ordinary and necessary business expenses \$ 0.00 \$ | | |
| | c. Business income Subtract Line b from Line a | \$ 0.00 | \$ |
| 4 | Rents and other real property income. Subtract Line b from Line a and enter the difference in the appropriate column(s) of Line 4. Do not enter a number less than zero. Do not include any part of the operating expenses entered on Line b as a deduction in Part IV. Debtor Spouse a. Gross receipts \$ 0.00 \$ b. Ordinary and necessary operating expenses \$ 0.00 \$ | | |
| | b. Ordinary and necessary operating expenses \$ 0.00 \$ c. Rent and other real property income Subtract Line b from Line a | \$ 0.00 | ¢ |
| 5 | Interest, dividends, and royalties. | \$ 0.00 | |
| 6 | Pension and retirement income. | \$ 0.00 | |
| 7 | Any amounts paid by another person or entity, on a regular basis, for the household expenses of the debtor or the debtor's dependents, including child support paid for that purpose. Do not include alimony or separate maintenance payments or amounts paid by the debtor's spouse. | \$ 0.00 | |
| 8 | Unemployment compensation. Enter the amount in the appropriate column(s) of Line 8. However, if you contend that unemployment compensation received by you or your spouse was a benefit under the Social Security Act, do not list the amount of such compensation in Column A or B, but instead state the amount in the space below: | | |
| | Unemployment compensation claimed to be a benefit under the Social Security Act Debtor \$ 0.00 Spouse \$ | \$ 0.00 | ¢ |

| 9 | Income from all other sources. Specify source and amount. If necessary, list additional sources on a separate page. Total and enter on Line 9. Do not include alimony or separate maintenance payments paid by your spouse, but include all other payments of alimony or separate maintenance. Do not include any benefits received under the Social Security Act or payments received as a victim of a war crime, crime against humanity, or as a victim of international or domestic terrorism. | | | |
|----|--|--|----------|-----------------|
| | a. Spouse \$ | | | |
| | | \$ 0.0 | 9 | |
| 10 | Subtotal. Add Lines 2 thru 9 in Column A, and, if Column B is completed, add Lines 2 through 9 in Column B. Enter the total(s). | \$ 2,521.4 | 4 \$ | |
| 11 | Total. If Column B has been completed, add Line 10, Column A to Line 10, Column B, and enter the total. If Column B has not been completed, enter the amount from Line 10, Column A. | \$ | | 2,521.44 |
| | Part II. CALCULATION OF § 1325(b)(4) COMMITMENT P | ERIOD | | |
| 12 | Enter the amount from Line 11 | | \$ | 2,521.44 |
| 13 | Marital Adjustment. If you are married, but are not filing jointly with your spouse, AND if you co calculation of the commitment period under § 1325(b)(4) does not require inclusion of the income of enter on Line 13 the amount of the income listed in Line 10, Column B that was NOT paid on a reg the household expenses of you or your dependents and specify, in the lines below, the basis for exclincome (such as payment of the spouse's tax liability or the spouse's support of persons other than the debtor's dependents) and the amount of income devoted to each purpose. If necessary, list additions on a separate page. If the conditions for entering this adjustment do not apply, enter zero. a. | of your spouse, ular basis for luding this he debtor or the | \$ | 0.00 |
| 14 | Subtract Line 13 from Line 12 and enter the result. | | \$ | 2,521.44 |
| 15 | Annualized current monthly income for § 1325(b)(4). Multiply the amount from Line 14 by the enter the result. | number 12 and | \$ | 30,257.28 |
| 16 | Applicable median family income. Enter the median family income for applicable state and housel information is available by family size at www.usdoj.gov/ust/ or from the clerk of the bankruptcy compared as Enter debtor's state of residence: | | \$ | 52,367.00 |
| 17 | Application of § 1325(b)(4). Check the applicable box and proceed as directed. ■ The amount on Line 15 is less than the amount on Line 16. Check the box for "The applicable top of page 1 of this statement and continue with this statement. □ The amount on Line 15 is not less than the amount on Line 16. Check the box for "The applicate the top of page 1 of this statement and continue with this statement. | | eriod is | 3 years" at the |
| | Part III. APPLICATION OF § 1325(b)(3) FOR DETERMINING DISPOSABL | E INCOME | | |
| 18 | Enter the amount from Line 11. | | \$ | 2,521.44 |
| 19 | Marital Adjustment. If you are married, but are not filing jointly with your spouse, enter on Line 1 any income listed in Line 10, Column B that was NOT paid on a regular basis for the household explebtor or the debtor's dependents. Specify in the lines below the basis for excluding the Column B is payment of the spouse's tax liability or the spouse's support of persons other than the debtor or the dependents) and the amount of income devoted to each purpose. If necessary, list additional adjustness exparate page. If the conditions for entering this adjustment do not apply, enter zero. A | penses of the income(such as debtor's | | |
| | Total and enter on Line 19. | | \$ | 0.00 |
| 20 | Current monthly income for § 1325(b)(3). Subtract Line 19 from Line 18 and enter the result. | | \$ | 2,521.44 |

| 21 | Annualized current monthly income for § 1325(b)(3). Multiply the amount from Line 20 by the number 12 and enter the result. \$ 30,257.28 | | | | | | | |
|-----|--|----------------------|-------------------------------|-----|----------------------|------------------|----|--|
| 22 | Applicable median family income. Enter the amount from Line 16. | | | \$ | 52,367.00 | | | |
| 23 | Application of § 1325(b)(3). Check the applicable box and proceed as directed. ☐ The amount on Line 21 is more than the amount on Line 22. Check the box for "Disposable income is determined under 1325(b)(3)" at the top of page 1 of this statement and complete the remaining parts of this statement. ■ The amount on Line 21 is not more than the amount on Line 22. Check the box for "Disposable income is not determined 1325(b)(3)" at the top of page 1 of this statement and complete Part VII of this statement. Do not complete Parts IV, V, or | | | | | nined under § | | |
| | Part IV. CALCULATION OF DEDUCTIONS FROM INCOME | | | | | | | |
| | Subpart A: Deductions under Standards of the Internal Revenue Service (IRS) | | | | | | | |
| 24A | National Standards: food, apparel and services, housekeeping supplies, personal care, and miscellaneous. Enter in Line 24A the "Total" amount from IRS National Standards for Allowable Living Expenses for the applicable household size. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.) | | | | | Expenses for the | \$ | |
| 24B | National Standards: health care. Enter in Line a1 below the amount from IRS National Standards for Out-of-Pocket Health Care for persons under 65 years of age, and in Line a2 the IRS National Standards for Out-of-Pocket Health Care for persons 65 years of age or older. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.) Enter in Line b1 the number of members of your household who are under 65 years of age, and enter in Line b2 the number of members of your household who are 65 years of age or older. (The total number of household members must be the same as the number stated in Line 16b.) Multiply Line a1 by Line b1 to obtain a total amount for household members under 65, and enter the result in Line c1. Multiply Line a2 by Line b2 to obtain a total amount for household members 65 and older, and enter the result in Line c2. Add Lines c1 and c2 to obtain a total health care amount, and enter the result in Line 24B. | | | | | | | |
| | Household members under 65 years of age Household members 65 years of age or older | | | | | of age or older | | |
| | a1. | Allowance per member | Allowance per member a2. Allo | | Allowance per member | ance per member | | |
| | b1. | Number of members | | b2. | Number of members | | | |
| | c1. | Subtotal | | c2. | Subtotal | | \$ | |
| 25A | Local Standards: housing and utilities; non-mortgage expenses. Enter the amount of the IRS Housing and Utilities Standards; non-mortgage expenses for the applicable county and household size. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court). | | | | | | \$ | |
| 25B | Local Standards: housing and utilities; mortgage/rent expense. Enter, in Line a below, the amount of the IRS Housing and Utilities Standards; mortgage/rent expense for your county and household size (this information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court); enter on Line b the total of the Average Monthly Payments for any debts secured by your home, as stated in Line 47; subtract Line b from Line a and enter the result in Line 25B. Do not enter an amount less than zero. a. IRS Housing and Utilities Standards; mortgage/rent Expense \$ b. Average Monthly Payment for any debts secured by your home, if any, as stated in Line 47 \$ c. Net mortgage/rental expense Subtract Line b from Line a. | | | | \$ | | | |
| 26 | Local Standards: housing and utilities; adjustment. If you contend that the process set out in Lines 25A and 25B does not accurately compute the allowance to which you are entitled under the IRS Housing and Utilities Standards, enter any additional amount to which you contend you are entitled, and state the basis for your contention in the space below: | | | | \$ | | | |
| 27A | Local Standards: transportation; vehicle operation/public transportation expense. You are entitled to an expense allowance in this category regardless of whether you pay the expenses of operating a vehicle and regardless of whether you use public transportation. Check the number of vehicles for which you pay the operating expenses or for which the operating expenses are included as a contribution to your household expenses in Line 7. □ 0 □ 1 □ 2 or more. If you checked 0, enter on Line 27A the "Public Transportation" amount from IRS Local Standards: Transportation. If you checked 1 or 2 or more, enter on Line 27A the "Operating Costs" amount from IRS Local Standards: Transportation for the applicable number of vehicles in the applicable Metropolitan Statistical Area or Census Region. (These amounts are available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.) | | | | | | | |

| 27B | The Local Standards: transportation; additional public transportation expense. If you pay the operating expenses for a vehicle and also use public transportation, and you contend that you are entitled to an additional deduction for your public transportation expenses, enter on Line 27B the "Public Transportation" amount from the IRS Local Standards: Transportation. (This amount is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.) | | | |
|---|--|------------------------------|----|--|
| 28 | Local Standards: transportation ownership/lease expense; Vehicle 1. Check the number of vehicles for which you claim an ownership/lease expense. (You may not claim an ownership/lease expense for more than two vehicles.) □ 1 □ 2 or more. Enter, in Line a below, the "Ownership Costs" for "One Car" from the IRS Local Standards: Transportation (available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court); enter in Line b the total of the Average | | | |
| | c. Net ownership/lease expense for Vehicle 1 | Subtract Line b from Line a. | \$ | |
| 29 | Local Standards: transportation ownership/lease expense; Vehicle the "2 or more" Box in Line 28. Enter, in Line a below, the "Ownership Costs" for "One Car" from the (available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy Monthly Payments for any debts secured by Vehicle 2, as stated in Little result in Line 29. Do not enter an amount less than zero. [a.] IRS Transportation Standards, Ownership Costs | | | |
| | Average Monthly Payment for any debts secured by Vehicle | | | |
| | b. 2, as stated in Line 47 c. Net ownership/lease expense for Vehicle 2 | Subtract Line b from Line a. | \$ | |
| 30 | Other Necessary Expenses: taxes. Enter the total average monthly expense that you actually incur for all federal, | | | |
| 31 | Other Necessary Expenses: mandatory deductions for employment deductions that are required for your employment, such as mandatory uniform costs. Do not include discretionary amounts, such as volumes. | \$ | | |
| 32 | Other Necessary Expenses: life insurance. Enter total average monthly premiums that you actually pay for term life insurance for yourself. Do not include premiums for insurance on your dependents, for whole life or for any other form of insurance. | | | |
| 33 | Other Necessary Expenses: court-ordered payments. Enter the total monthly amount that you are required to pay pursuant to the order of a court or administrative agency, such as spousal or child support payments. Do not include payments on past due obligations included in line 49. | | | |
| 34 | Other Necessary Expenses: education for employment or for a physically or mentally challenged child. Enter the total average monthly amount that you actually expend for education that is a condition of employment and for education that is required for a physically or mentally challenged dependent child for whom no public education providing similar services is available. | | | |
| 35 | Other Necessary Expenses: childcare. Enter the total average mont childcare - such as baby-sitting, day care, nursery and preschool. Do | \$ | | |
| 36 | Other Necessary Expenses: health care. Enter the average monthly amount that you actually expend on health | | | |
| 37 | Other Necessary Expenses: telecommunication services. Enter the total average monthly amount that you actually pay for telecommunication services other than your basic home telephone and cell phone service - such as pagers, call waiting, caller id, special long distance, or internet service-to the extent necessary for your health and welfare or that of your dependents. Do not include any amount previously deducted. | | | |
| Total Expenses Allowed under IRS Standards. Enter the total of Lines 24 through 37. | | | \$ | |
| | Subpart B: Additional Living Expense Deductions | | | |
| Note: Do not include any expenses that you have listed in Lines 24-37 | | | | |
| | | | | |

| | Health Insurance, Disability Insurance, and Health Savings Account Expenses. List the monthly expenses in the categories set out in lines a-c below that are reasonably necessary for yourself, your spouse, or your dependents. | | | |
|----|--|------------------------|----|----|
| 39 | a. | Health Insurance | \$ | |
| | b. | Disability Insurance | \$ | |
| | c. | Health Savings Account | \$ | |
| | Total ar | nd enter on Line 39 | | \$ |
| | If you do not actually expend this total amount, state your actual total average monthly expenditures in the sp below: | | | |
| | \$ | | | |
| 40 | Continued contributions to the care of household or family members. Enter the total average actual monthly expenses that you will continue to pay for the reasonable and necessary care and support of an elderly, chronically ill, or disabled member of your household or member of your immediate family who is unable to pay for such expenses. Do not include payments listed in Line 34. | | | \$ |
| 41 | Protection against family violence. Enter the total average reasonably necessary monthly expenses that you actually incur to maintain the safety of your family under the Family Violence Prevention and Services Act or other applicable federal law. The nature of these expenses is required to be kept confidential by the court. | | | \$ |
| 42 | Home energy costs. Enter the total average monthly amount, in excess of the allowance specified by IRS Local Standards for Housing and Utilities, that you actually expend for home energy costs. You must provide your case trustee with documentation of your actual expenses, and you must demonstrate that the additional amount claimed is reasonable and necessary. | | | \$ |
| 43 | Education expenses for dependent children under 18. Enter the total average monthly expenses that you actually incur, not to exceed \$147.92 per child, for attendance at a private or public elementary or secondary school by your dependent children less than 18 years of age. You must provide your case trustee with documentation of your actual expenses, and you must explain why the amount claimed is reasonable and necessary and not already accounted for in the IRS Standards. | | | \$ |
| 44 | Additional food and clothing expense. Enter the total average monthly amount by which your food and clothing expenses exceed the combined allowances for food and clothing (apparel and services) in the IRS National Standards, not to exceed 5% of those combined allowances. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.) You must demonstrate that the additional amount claimed is reasonable and necessary. | | | \$ |
| 45 | Charitable contributions. Enter the amount reasonably necessary for you to expend each month on charitable contributions in the form of cash or financial instruments to a charitable organization as defined in 26 U.S.C. § 170(c)(1)-(2). Do not include any amount in excess of 15% of your gross monthly income. | | | \$ |
| 46 | Total Additional Expense Deductions under § 707(b). Enter the total of Lines 39 through 45. | | | \$ |

| | | | Subpart C: Deductions for De | bt P | Payment | | |
|--|--|------------------|-------------------------------|------|-------------------------------|---|----|
| 47 | Future payments on secured claims. For each of your debts that is secured by an interest in property that you own, list the name of creditor, identify the property securing the debt, state the Average Monthly Payment, and check whether the payment includes taxes or insurance. The Average Monthly Payment is the total of all amounts scheduled as contractually due to each Secured Creditor in the 60 months following the filing of the bankruptcy case, divided by 60. If necessary, list additional entries on a separate page. Enter the total of the Average Monthly Payments on Line 47. | | | | | | |
| | | Name of Creditor | Property Securing the Debt | | Average Monthly Payment | Does payment include taxes or insurance | |
| | a. | | | \$ | | □yes □no | |
| Other payments on secured claims. If any of debts listed in Line 47 are secured by your primary residence, a motor vehicle, or other property necessary for your support or the support of your dependents, you may include in your deduction 1/60th of any amount (the "cure amount") that you must pay the creditor in addition to the payments listed in Line 47, in order to maintain possession of the property. The cure amount would include any sums in default that must be paid in order to avoid repossession or foreclosure. List and total any such amounts in the following chart. If necessary, list additional entries on a separate page. | | | | | | 5 | |
| | _ | Name of Creditor | Property Securing the Debt | | 1/60th of t | the Cure Amount | |
| | a. | | | | | Total: Add Lines | \$ |
| 49 | Payments on prepetition priority claims. Enter the total amount, divided by 60, of all priority claims, such as priority tax, child support and alimony claims, for which you were liable at the time of your bankruptcy filing. Do not include current obligations, such as those set out in Line 33. | | | | | | |
| 50 | Chapter 13 administrative expenses. Multiply the amount in Line a by the amount in Line b, and enter the resulting administrative expense. a. Projected average monthly Chapter 13 plan payment. b. Current multiplier for your district as determined under schedules issued by the Executive Office for United States Trustees. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.) c. Average monthly administrative expense of Chapter 13 case Total: Multiply Lines a and b | | | | | \$ | |
| 51 | Total Deductions for Debt Payment. Enter the total of Lines 47 through 50. | | | | | \$ | |
| | | | Subpart D: Total Deductions f | rom | Income | | |
| 52 | Total of all deductions from income. Enter the total of Lines 38, 46, and 51. | | | | | \$ | |
| Part V. DETERMINATION OF DISPOSABLE INCOME UNDER § 1325(b)(2) | | | | | | | |
| 53 | Total current monthly income. Enter the amount from Line 20. | | | | \$ | | |
| 54 | Support income. Enter the monthly average of any child support payments, foster care payments, or disability payments for a dependent child, reported in Part I, that you received in accordance with applicable nonbankruptcy law, to the extent reasonably necessary to be expended for such child. | | | | | | |
| 55 | Qualified retirement deductions. Enter the monthly total of (a) all amounts withheld by your employer from wages as contributions for qualified retirement plans, as specified in § 541(b)(7) and (b) all required repayments of loans from retirement plans, as specified in § 362(b)(19). | | | | \$ | | |
| 56 | Total of all deductions allowed under § 707(b)(2). Enter the amount from Line 52. | | | | | | |

| | Deduction for special circumstances. If there are special there is no reasonable alternative, describe the special circumstances, list additional entries on a separate page. Total provide your case trustee with documentation of these exports of the special circumstances that make such expense necessary. | amstances and the resulting expenses in lines a-c below. If the expenses and enter the total in Line 57. You must expenses and you must provide a detailed explanation | | | |
|---|--|---|--|--|--|
| 57 | Nature of special circumstances | Amount of Expense | | | |
| | a. | \$ | | | |
| | b. | \$ | | | |
| | C. | \$ | | | |
| | | Total: Add Lines \$ | | | |
| 58 | Total adjustments to determine disposable income. Add result. | I the amounts on Lines 54, 55, 56, and 57 and enter the | | | |
| 59 | Monthly Disposable Income Under § 1325(b)(2). Subtraction | act Line 58 from Line 53 and enter the result. \$ | | | |
| | Part VI. ADDITIO | ONAL EXPENSE CLAIMS | | | |
| Other Expenses. List and describe any monthly expenses, not otherwise stated in this form, that are required for the health an of you and your family and that you contend should be an additional deduction from your current monthly income under § 707(b)(2)(A)(ii)(I). If necessary, list additional sources on a separate page. All figures should reflect your average monthly exeach item. Total the expenses. | | | | | |
| 60 | Expense Description | Monthly Amount | | | |
| | a. | \$ | | | |
| | b. | \$ | | | |
| | <u>c.</u> | \$ | | | |
| | d. Total: Add I | Lines a, b, c and d \$ | | | |
| | <u> </u> | | | | |
| | Part VII. | . VERIFICATION | | | |
| | I declare under penalty of perjury that the information proving must sign.) | vided in this statement is true and correct. (If this is a joint case, both debtors | | | |
| 61 | Date: September 15, 2010 | Signature: /s/ Cory Henman | | | |
| " | Cory Henman | | | | |
| I | | (Debtor) | | | |